

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CURTIS CLAIR SETTLE
CYNTHIA JEAN SETTLE
Debtor(s)

Case No. 15-70511JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015.
- 2) The plan was confirmed on 09/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/16/2016, 10/13/2017, 01/28/2019, 08/12/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/18/2018.
- 5) The case was completed on 11/30/2020.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,381.10.
- 10) Amount of unsecured claims discharged without payment: \$52,043.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$108,400.43
Less amount refunded to debtor \$1,058.24

NET RECEIPTS: \$107,342.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,072.97
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,972.97

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	0.00	0.00	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	284.01	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	NA	3,689.74	3,689.74	436.21	0.00
CAPITAL ONE BANK NA**	Unsecured	4,201.16	4,201.16	4,201.16	496.66	0.00
DISCOVER BANK(*)	Unsecured	1,093.21	1,093.21	1,093.21	129.24	0.00
GREAT EASTERN RESORT CORPORA	Secured	8,013.28	NA	NA	0.00	0.00
GREENFIELD TOWNSHIP MUNICIPAL	Secured	NA	910.94	910.94	910.94	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	1,410.48	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	21,717.71	21,806.74	19,370.44	19,370.44	5,573.92
JPMORGAN CHASE BANK NA	Secured	6,150.90	6,175.94	5,295.99	5,295.99	854.91
MAGEE WOMENS HOSPITAL OF UPM	Unsecured	745.49	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,587.42	1,587.42	1,587.42	187.67	0.00
NASON HOSPITAL	Unsecured	249.44	NA	NA	0.00	0.00
NEW FALLS CORP	Unsecured	7,246.37	6,897.35	6,897.35	815.41	0.00
ONE MAIN FINANCIAL(*)	Unsecured	11,426.30	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	9,685.06	9,685.06	9,685.06	1,144.98	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	884.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE FW S	Priority	0.00	1,769.70	625.70	625.70	0.00
US BANK TRUST NA - TRUSTEE FW S	Priority	0.00	1,050.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE FW S	Secured	85,293.91	85,378.45	0.00	51,127.05	0.00
US BANK TRUST NA - TRUSTEE FW S	Secured	0.00	11,605.75	11,605.75	11,605.75	0.00
US DEPARTMENT OF HUD(*)	Unsecured	15,650.88	15,177.89	15,177.89	1,794.35	0.00
US DEPARTMENT OF HUD(*)	Secured	NA	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$51,127.05	\$0.00
Mortgage Arrearage	\$11,605.75	\$11,605.75	\$0.00
Debt Secured by Vehicle	\$24,666.43	\$24,666.43	\$6,428.83
All Other Secured	\$910.94	\$910.94	\$0.00
TOTAL SECURED:	\$37,183.12	\$88,310.17	\$6,428.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$625.70	\$625.70	\$0.00
TOTAL PRIORITY:	\$625.70	\$625.70	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,331.83	\$5,004.52	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,972.97</u>
Disbursements to Creditors	<u>\$100,369.22</u>
TOTAL DISBURSEMENTS :	<u>\$107,342.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/11/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.